

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
YAKHMI, RANJIT § Case No. 07-15309
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

N. Neville Reid, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(Without deducting any secured claims)</i>	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/N. Neville Reid
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Schneider Finance, Inc. PO Box 2750 Green Bay, WI 54306					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N. NEVILLE REID AS TRUSTEE					
NISEN & ELLIOTT, LLC					
NISEN & ELLIOTT, LLC					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America PO Box 1598 Norfolk, VA 23501					
	CBUSASEARS PO Box 6189 Sioux Falls, SD 57117					
	CBUSASEARS PO Box 6189 Sioux Falls, SD 57117					
	Capital Credit & Collection 9900 SW Wilshire Portland, OR 97225					
	Chase N.A. 800 Brooksedge Boulevard Westerville, OH 43081					
	Citibank PO Box 6241 Sioux Falls, SD 57117					
	Credit Protection Association 1355 Noel Road Suite 2100 Dallas, TX 75240					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Discover Financial Service PO Box 15316 Wilmington, DE 19850					
	HSBC NV PO Box 19360 Portland, OR 97280					
	IL Dept of Healthcare 509 South 6th Street Springfield, IL 62701					
	Peoples Energy 130 East Randolph Chicago, IL 60641					
	Washington Mutual PO Box 1093 Northridge, CA 91328					
000006	CAPITAL CREDIT & COLLECTION					
000005	CHASE BANK USA, NA					
000002	DISCOVER BANK/DFS SERVICE LLC					
000007	FIA CARD SERVICES, N.A./BANK OF AME					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000003	LVNV FUNDING LLC ITS SUCCESSORS AND					
000004	LVNV FUNDING LLC ITS SUCCESSORS AND					
000001	YESSG AS ASSIGNEE OF HOUSEHOLD BANK					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

LFORM1
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No: 07-15309 PSH Judge: PAMELA S. HOLLIS
Case Name: YAKHMI, RANJIT

Trustee Name: N. Neville Reid
Date Filed (f) or Converted (c): 08/23/07 (f)
341(a) Meeting Date: 09/26/07
Claims Bar Date: 05/19/10

For Period Ending: 05/01/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CHECKING	1.00	Unknown	DA	0.00	0.00
2. HOUSEHOLD FURNISH.	750.00	Unknown	DA	0.00	0.00
3. WEARING APPAREL	300.00	Unknown	DA	0.00	0.00
4. TAXI MEDALLION	39,000.00	0.00		50,402.74	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		19.99	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$40,051.00	\$0.00	\$50,422.73	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TFR filed, fees approved, distributions made to creditors in 2011. Awaiting clearance of all checks and resolution of issue with Mayer Brown re: allocation of trustee commission between Fox Hefter and Mayer Brown.

Initial Projected Date of Final Report (TFR): 12/31/08

Current Projected Date of Final Report (TFR): 12/31/11

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-15309 -PSH
Case Name: YAKHMI, RANJIT

Trustee Name: N. Neville Reid
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6770 Money Market Account (Interest Earn

Taxpayer ID No: *****1246
For Period Ending: 05/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/11/09	4	Southwest Chicago Chapter Credit Union 555 West 31st Street Chicago, IL 60616	BALANCE FORWARD Adv. Proc. 09 A 00756	1129-000	50,402.74		0.00 50,402.74
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	1.07		50,403.81
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.13		50,405.94
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	1.93		50,407.87
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.15		50,410.02
04/28/10	000301	Nisen & Elliott, LLC 200 West Adams Street Chicago, IL 60606	Allowance of Fees and Expenses			16,393.57	34,016.45
			Fees 16,223.00	3210-000			
			Expenses 170.57	3220-000			
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	2.03		34,018.48
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.86		34,019.34
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.84		34,020.18
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.86		34,021.04
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		34,021.91
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.84		34,022.75
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.86		34,023.61
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.84		34,024.45
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		34,025.32
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		34,026.19
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.26		34,026.45
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.29		34,026.74
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.27		34,027.01
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.30		34,027.31
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.28		34,027.59
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.28		34,027.87

Page Subtotals 50,421.44 16,393.57

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-15309 -PSH
Case Name: YAKHMI, RANJIT

Trustee Name: N. Neville Reid
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6770 Money Market Account (Interest Earn

Taxpayer ID No: *****1246
For Period Ending: 05/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.30		34,028.17
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.28		34,028.45
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.29		34,028.74
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.28		34,029.02
12/16/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.14		34,029.16
12/16/11		Transfer to Acct #*****7038	Final Posting Transfer	9999-000		34,029.16	0.00

COLUMN TOTALS	50,422.73	50,422.73	0.00
Less: Bank Transfers/CD's	0.00	34,029.16	
Subtotal	50,422.73	16,393.57	
Less: Payments to Debtors		0.00	
Net	50,422.73	16,393.57	

Page Subtotals 1.29 34,029.16

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-15309 -PSH
Case Name: YAKHMI, RANJIT

Trustee Name: N. Neville Reid
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7038 BofA - Checking Account

Taxpayer ID No: *****1246
For Period Ending: 05/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
12/16/11		Transfer from Acct #*****6770	Transfer In From MMA Account	9999-000	34,029.16		34,029.16
12/20/11	003001	N. Neville Reid as Trustee 200 West Madison Street CHICAGO, IL 60606	Chapter 7 Compensation/Fees	2100-000		5,771.12	28,258.04
12/20/11	003002	YESSG As Assignee of Household Bank c/o Recovery Management Systems Corp. For YESSG I 25 SE 2nd Avenue, Suite 1120 Miami FL 33131	Claim 000001, Payment 83.83773%	7100-000		2,249.71	26,008.33
12/20/11	003003	Discover Bank/DFS Service LLC PO Box 3025 New Albany, OH 43054-3025	Claim 000002, Payment 83.83773%	7100-000		8,334.20	17,674.13
12/20/11	003004	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Claim 000003, Payment 83.83768%	7100-000		1,303.24	16,370.89
12/20/11	003005	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Claim 000004, Payment 83.83767%	7100-000		8,651.57	7,719.32
12/20/11	003006	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Claim 000005, Payment 83.83781%	7100-000		2,035.54	5,683.78
12/20/11	003007	Capital Credit & Collection 10200 SW Eartridge St Suite 201 Portland, OR 97225	Claim 000006, Payment 83.83753%	7100-000		1,731.79	3,951.99

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-15309 -PSH
Case Name: YAKHMI, RANJIT

Trustee Name: N. Neville Reid
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7038 BofA - Checking Account

Taxpayer ID No: *****1246
For Period Ending: 05/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/20/11	003008	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Claim 000007, Payment 83.83784%	7100-000		3,951.99	0.00

COLUMN TOTALS	34,029.16	34,029.16	0.00
Less: Bank Transfers/CD's	34,029.16	0.00	
Subtotal	0.00	34,029.16	
Less: Payments to Debtors		0.00	
Net	0.00	34,029.16	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	Money Market Account (Interest Earn - *****6770	50,422.73	16,393.57	0.00
	BofA - Checking Account - *****7038	0.00	34,029.16	0.00
		50,422.73	50,422.73	0.00
		(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 3,951.99